State of Washington

Office of the Insurance Commissioner

2001 Washington Market Share and Loss Ratio Line of Business: Accident and Health

Top 40 Authorized Companies Zero Premium Companies Excluded

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1 Premera Blue Cross	47570	WA	HCSC	\$1 829 308	22 35%	\$1 824 370	\$1 554 987	85 23%	870 032
2 Regence Blueshield	53902	WA	HCSC	\$1.447.386	17.68%	\$1.452.714	\$1.193.216	82.14%	1.005.677
3 Group Health Coop. Of Puget Sound	95672	WA	HMO	\$1.118.293	13.66%	\$1.120.633	\$1.220.006	108.87%	442.312
4 Pacificare Of WA	48038	WA	HCSC	\$541.920	6.62%	\$541.296	\$473.814	87.53%	135.901
5 Community Health Plan Of WA	47049	WA	HCSC	\$318 801	3 89%	\$318 541	\$274 489	86 17%	193 492
6 Group Health Options Inc	47055	WA	HCSC	\$310.013	3.79%	\$311.599	\$272.727	87.52%	138.560
7 Washington Dental Service	47341	WA	HCSC	\$283.748	3.47%	\$284.290	\$255.291	89.80%	838.615
8 Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$231.250	2.83%	\$229.230	\$213.937	93.33%	84.995
9 Molina Healthcare Of Wa Inc	96270	WA	HMO	\$206 617	2 52%	\$206 617	\$171 678	83 09%	134 059
10 Aetna US Healthcare Inc	95484	WA	HMO	\$105,808	1.29%	\$105,808	\$106,491	100.65%	63,967
11 KPS Health Plans In Rehabilitation	53872	WA	HCSC	\$89.513	1.09%	\$89.897	\$75.949	84.48%	33.368
12 Regencecare	95648	WA	HMO	\$80.778	0.99%	\$80.984	\$68.232	84.25%	42.256
13 Standard Ins Co	69019	OR	L&D	\$80.408	0.98%	\$81.005	\$62.141	76.71%	
14 United Healthcare Ins Co	79413	CT	L&D	\$80,397	0.98%	\$84,970	\$69,649	81.97%	
15 Aetna Life Ins Co	60054	СТ	L&D	\$79.719	0.97%	\$75.648	\$53.992	71.37%	
16 Unum Life Ins Co Of Amer	62235	ME	L&D	\$68.640	0.84%	\$67.778	\$45.615	67.30%	
17 First Choice Health Plan Inc	47046	WA	HCSC	\$65.602	0.80%	\$65.602	\$58.469	89.13%	47.758
18 Columbia United Providers Inc	47047	WA	HCSC	\$61,216	0.75%	\$59,775	\$52,771	88.28%	40,254
19 Regence NW Health	47350	WA	HCSC	\$42.285	0.52%	\$43.181	\$38.608	89.41%	25.542
20 Mega Life & Health Ins Co The	97055	OK	L&D	\$35.942	0.44%	\$35.438	\$21.193	59.80%	
21 Metropolitan Life Ins Co	65978	NY	L&D	\$35.524	0.43%	\$36.470	\$36.696	100.62%	
22 United Of Omaha Life Ins Co	69868	NE	L&D	\$35,333	0.43%	\$36,000	\$18,921	52.56%	
23 Aetna US Healthcare Of WA	47060	WA	HCSC	\$34.200	0.42%	\$34.200	\$26.809	78.39%	20.429
24 Niagara Fire Ins Co	35106	DE	P&C	\$32.789	0.40%	\$32.789	\$24.420	74.48%	
25 American Family Life Asr Co Columbus	60380	NE	L&D	\$29.193	0.36%	\$29.703	\$12.112	40.78%	
26 General Electric Capital Assur Co	70025	DE	L&D	\$29,137	0.36%	\$26,909	\$15,315	56.91%	
27 Regence Health Maintenance OR Inc	96250	OR	HMO	\$27.093	0.33%	\$26.742	\$20.971	78.42%	13.067
28 Vision Service Plan	47317	WA	HCSC	\$26.413	0.32%	\$26.367	\$21.414	81.22%	1.035.952
29 One Health Plan Of WA	47081	WA	HCSC	\$25.388	0.31%	\$5.852	\$22.282	380.77%	12.873
30 Continental Cas Co	20443	IL	P&C	\$23,548	0.29%	\$15,537	\$19,803	127.46%	
31 Regence BlueCross BlueShield OR	54933	OR	HCSC	\$23.435	0.29%	\$23.455	\$19.487	83.08%	14.936
32 State Farm Mut Auto Ins Co	25178	II	P&C	\$23 332	0.29%	\$22 387	\$19 748	88 21%	
33 Connecticut General Life Ins Co	62308	CT	L&D	\$22.634	0.28%	\$22.747	\$22.000	96.71%	
34 Safeco Life Ins Co	68608	WA	L&D	\$21.443	0.26%	\$21.390	\$9.999	46.75%	
35 Bankers Life & Cas Co	61263	IL	L&D	\$21.126	0.26%	\$21.204	\$8.547	40.31%	
36 Guardian Life Ins Co Of Amer	64246	NY	1 & D	\$20 210	0.25%	\$18 373	\$15.846	86 25%	
37 Fortis Benefits Ins Co	70408	MN	L&D	\$17.835	0.22%	\$17.635	\$15.146	85.89%	
38 Life Investors Ins Co Of Amer	64130	IA	L&D	\$17.319	0.21%	\$17.728	\$6.056	34.16%	
39 Principal Life Ins Co	61271	IA	L&D	\$16.273	0.20%	\$15.896	\$13.440	84.55%	
40 Prudential Ins Co Of Amer	68241	N.I	1 &D	\$15 029	0.18%	\$14 212	\$16 202	114 01%	
All 393 Other Companies				\$610,507	7.46%	\$609,134	\$399,875	88.12%	106,658
Totals (Loss Ratio is average)(\$8,185,404	100.00%	\$8,154,106	\$7,048,344	86.44%	5,300,703

⁽¹⁾L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal (2)Also means claims and benefits incurred.

⁽³⁾Washington enrollment not provided by insurance companies.

⁽⁴⁾ Totals do not represent all health coverage in Washington